FULL REVIEW — 2026

Must Read Before Applying for Axis Bank My Zone RuPay Card

A complete, no-fluff review of the Axis Bank My Zone RuPay Credit Card — every benefit, every charge, UPI superpowers, eligibility, and a step-by-step apply guide.

Updated: June 2026 • Reading time: 15 minutes • Sources: Axis Bank Official, NPCI, CardInsider, PaisaBazaar

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Thinking about applying for the **Axis Bank My Zone RuPay Card**? Before you fill out that application form, there are critical things you absolutely must know — the real benefits, the actual charges, what the credit limit looks like, whether it is truly lifetime free, and exactly how the RuPay UPI feature transforms the way you spend. This guide covers everything.

The **Axis Bank My Zone RuPay Credit Card** has been gaining serious attention in 2026, and rightly so. It occupies a unique position: an entry-level card that does not feel entry-level, priced at just Rs 500 per year, yet offering airport lounge access, a free SonyLIV subscription, Swiggy discounts, and — most significantly — the ability to make payments via UPI using your credit limit. That last part alone sets it apart from virtually every other affordable credit card in India.

Apply for Axis Bank My Zone RuPay Card

Official application link — takes less than 5 minutes online

Apply Now →

APPLY NOW

Axis Bank My Zone RuPay Credit Card — official application, 5 minutes.

Apply Online →

QUICK STATS

Joining Fee	**Rs 500**
Annual Fee	**Rs 500**
Reward Rate	**0.4%**
Lounge Access	**4/year**
UPI Payment	**Yes**
LTF Option	**Available**
Annual Benefits	**Rs 9,279+**
Our Rating	**4.5 / 5**

KEY COUPON CODES

Swiggy	`AXIS120`
Movies (District)	`AXIS200`
AJIO Shopping	`AJIOAXISMZ`

CUSTOMER CARE

24x7 Credit Card Helpline

1860-419-5555

Alternate

1860-500-5555

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1. What is the Axis Bank My Zone RuPay Credit Card?

The **Axis Bank My Zone RuPay Credit Card** is a lifestyle-focused entry-level credit card issued by Axis Bank — one of India's largest private sector banks — on the **RuPay network**, operated by the National Payments Corporation of India (NPCI). The card is also available on Visa and Mastercard, but the RuPay variant has quickly become the most sought-after version due to one defining advantage: UPI credit payments.

For millennials, Gen Z, first-time credit card applicants, and anyone who regularly spends on movies, food delivery, dining, or online shopping, the **Axis My Zone Credit Card** delivers genuine, everyday value at a price point that is hard to argue with. The Rs 500 annual fee is more than recovered within the first month for most active users.

The card was originally available only on Mastercard and Visa. Its expansion to the **RuPay Platinum** network brought with it UPI linkage — a feature that allows cardholders to scan any UPI QR code and pay using their credit limit through apps like PhonePe and Google Pay. This fundamentally changes what a credit card can do in India's payment landscape.

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2. Key Highlights at a Glance

Here is a complete snapshot of the **Axis Bank My Zone RuPay Credit Card** before diving into the details:

Feature	Details
Issuing Bank	Axis Bank
Network	RuPay (also Visa and Mastercard variants)
Card Category	Lifestyle / Entry-Level
Joining Fee	Rs 500 + GST
Annual Renewal Fee	Rs 500 + GST
Lifetime Free Option	Available via select pre-approved offers
Reward Type	EDGE Reward Points
Reward Rate	4 EDGE Points per Rs 200 spent
Value of 1 EDGE Point	Rs 0.20
Effective Reward Rate	0.4%
Welcome Benefit	Complimentary SonyLIV Premium Subscription (worth Rs 999)
UPI Payment	Yes — via RuPay UPI integration
Airport Lounge Access	1 complimentary per quarter (4 per year), spend-based from May 2024
Interest Rate	3.6% per month (52.86% per annum)
Foreign Currency Markup	3.5% of transaction
Fuel Surcharge Waiver	1% on transactions Rs 400–Rs 4,000 (capped at Rs 400/month)

WELCOME BENEFIT

Rs 999

SonyLIV Premium annual subscription on first purchase

ANNUAL BENEFIT VALUE

Rs 9,279+

Combined value of all benefits used optimally

ANNUAL FEE

Rs 590

Rs 500 + 18% GST

NET BENEFIT

Rs 8,689+

Benefit-to-fee ratio of more than 15:1

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3. Axis Bank My Zone Credit Card Benefits and Charges (Detailed)

This section breaks down every single benefit and charge of the **Axis Bank My Zone RuPay Credit Card** so you know exactly what you are getting.

Welcome Benefit — Complimentary SonyLIV Premium Subscription

The most immediately valuable feature of the **Axis My Zone Credit Card** is the welcome benefit: a complimentary SonyLIV Premium annual membership worth Rs 999. To claim it:

- Make your first transaction within 30 days of card issuance
- The voucher code is sent to your registered mobile number within 45 days of card issuance
- For promotional offer customers, the voucher code is dispatched within 60 days after annual fees are paid

SonyLIV hosts premium content including ICC Cricket, WWE, English Premier League, and popular web series. This welcome benefit alone nearly doubles the value of your Rs 500 joining fee on day one.

Buy One Get One — Movie Ticket Offer

The **Axis Bank My Zone RuPay Credit Card** offers a **Buy One Get One (BOGO) movie ticket offer** on the District app (previously Paytm Movies).

- Maximum benefit: Rs 200 off on the second movie ticket per month
- Coupon code: **AXIS200**
- Available once per month per customer
- Annual savings potential: up to Rs 2,400 per year

No EDGE Reward Points are awarded on movie ticket transactions. You get the discount, not the points.

Flat Rs 120 Off on Swiggy Orders

With the **Axis My Zone RuPay Credit Card**, you receive a flat Rs 120 discount on Swiggy food orders of Rs 500 or more.

- Coupon code: **AXIS120**
- Available twice per month
- Not valid at Haldiram's restaurant orders via Swiggy
- Annual savings potential: Rs 2,880 per year (if used 24 times)

Dining Discounts via EazyDiner Program

The card is linked to Axis Bank's dining program in partnership with EazyDiner:

- 15% off on dining bill at partner restaurants
- Maximum discount: Rs 500 per month
- Minimum order value: Rs 1,500
- Available once per month
- Annual savings potential: Rs 6,000 per year

EazyDiner covers partner restaurants across Delhi, Mumbai, Bengaluru, Hyderabad, Pune, Chennai, and other major Indian cities.

Flat Rs 1,000 Off on AJIO Shopping

- Rs 1,000 discount on AJIO with minimum spend of Rs 2,999
- Coupon code: **AJIOAXISMZ**
- Valid on select categories: T-shirts, jackets, sweaters, sweatshirts, and party wear

Complimentary Domestic Airport Lounge Access

The **Axis Bank My Zone RuPay Credit Card** provides complimentary domestic airport lounge access, which is genuinely exceptional for a Rs 500 card.

- 1 free domestic lounge visit per quarter (4 visits per year)
- Coverage: Delhi (T1, T2, T3), Mumbai, Bengaluru, Hyderabad, Chennai, Kolkata, and more
- Estimated value: Rs 500 per visit, or Rs 2,000 annually

Important update from May 2024: Lounge access is now spend-based. You must have spent a minimum of Rs 50,000 in the previous three calendar months to qualify. Newly issued cards are exempt from this condition for the first three calendar months after issuance.

Milestone Benefit — 1,000 EDGE Points

For customers onboarded from 1 April 2026 onwards:

- Spend Rs 1.5 lakh in a card anniversary year to earn 1,000 bonus EDGE Reward Points
- Points are evaluated 60 days after the card anniversary date
- Eligible customers receive points within 90 days of achieving the milestone
- **Excluded spend categories:** Movies, fuel, insurance, utilities, rent, wallets, jewellery, education, and government payments

Fuel Surcharge Waiver

- 1% fuel surcharge waiver at all petrol stations across India
- Valid on transactions between Rs 400 and Rs 4,000
- Maximum waiver capped at Rs 400 per statement cycle
- Applicable on UPI transactions using the RuPay card as well
- No EDGE Points earned on fuel transactions

EDGE Reward Points

Every eligible purchase earns you **4 EDGE Points per Rs 200 spent**. At Rs 0.20 per EDGE Point, the effective reward rate is 0.4%.

Excluded categories (no points earned): Movies, fuel, wallet reloads, insurance, education, government transactions, and EMI transactions.

How to redeem: Use the Axis Bank EDGE Rewards portal for shopping vouchers, travel vouchers, or product catalog purchases. There is no redemption fee.

Complete Fees and Charges Table

Charge	Amount
Joining Fee	Rs 500 + GST
Annual Renewal Fee	Rs 500 + GST
Interest Rate	3.6% per month (52.86% per annum)
Foreign Currency Markup	3.5% of transaction amount
Cash Advance Fee	2.5% of withdrawal amount (minimum Rs 500)
EMI Conversion	Purchases of Rs 2,500 and above are eligible
Add-on Card Fee	Nil
EDGE Points Redemption Fee	Nil

Annual Benefits Calculator

Benefit	Annual Value
SonyLIV Premium Subscription	Rs 999
BOGO Movie Tickets (12 uses x Rs 200)	Rs 2,400
Swiggy Discount (24 uses x Rs 120)	Rs 2,880
Free Lounge Access (4 visits)	Rs 2,000
AJIO Discount	Rs 1,000
Total Benefit Value	**Rs 9,279**
Annual Fee Paid	Rs 590 (Rs 500 + GST)
Net Annual Benefit	**Rs 8,689+**

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4. Axis My Zone RuPay Credit Card UPI Benefits — The Game Changer

The **Axis My Zone RuPay Credit Card UPI benefits** represent the most significant differentiator this card has in the Indian credit card market. Here is why this matters.

What Does RuPay UPI Credit Mean?

In India, UPI is accepted at over 500 million merchant touchpoints — from corner kirana stores to premium restaurants to government portals. Traditionally, credit cards could not be used at UPI QR code merchants. With the **Axis My Zone RuPay Credit Card linked to UPI**, you can now:

- Scan any UPI QR code and pay using your credit card limit
- Use Google Pay, PhonePe, BHIM, or any UPI app to make credit payments
- Access buy-now, pay-later advantages at every UPI-accepting merchant in India
- Build your credit score through everyday purchases, including small-ticket ones
- Earn EDGE Reward Points on UPI credit card transactions (on eligible categories)

How to Link Your Axis My Zone RuPay Card to UPI

1. **Open Your UPI App**
   Open PhonePe, Google Pay, Paytm, or any preferred UPI application on your smartphone.
2. **Navigate to Payment Methods**
   Go to Payment Methods or Add Payment Method section and select Credit Cards.
3. **Add Your RuPay Card**
   Enter your Axis My Zone RuPay Credit Card number, expiry date, and CVV as prompted.
4. **Verify via OTP**
   Complete the OTP verification sent to your registered mobile number from Axis Bank.
5. **Start Paying on Credit via UPI**
   Your card is now linked. Scan any UPI QR code and select the RuPay credit card as your payment method.

> **Fuel Surcharge Waiver on UPI Too:** The 1% fuel surcharge waiver applies to UPI transactions made through the Axis My Zone RuPay Credit Card. If you fill fuel at a station that accepts UPI, you still get the waiver — a rare advantage not available with Visa or Mastercard variants.

Why This Feature Is a Big Deal in 2026

According to NPCI data, RuPay cards account for nearly 12% of total card transaction volume in India, and this number continues to grow. With the government's sustained push for RuPay adoption and UPI credit card payments gaining mainstream acceptance, the **Axis My Zone RuPay Credit Card** positions you at the forefront of India's digital payment evolution.

No other credit card at the Rs 500 price point in India currently offers this feature combined with airport lounge access and entertainment benefits.

Pay UPI on Credit — Apply for Axis My Zone RuPay Card

Experience the power of paying on credit at every UPI merchant in India

Apply Now →

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5. Axis Bank My Zone Platinum RuPay Credit Card Benefits

The **Axis Bank My Zone Platinum RuPay Credit Card** is the specific RuPay-network variant of the My Zone card, sitting on the RuPay Platinum tier. It carries the same core benefits as the standard My Zone card while adding RuPay-specific advantages:

- **EMV Certified Chip Card** — protects against counterfeit and skimming fraud
- **Chip and PIN Protection** — secure transactions at every point of sale
- **UPI Linkage** — use credit limit directly via UPI apps anywhere in India
- **Nationwide Acceptance** — accepted at all RuPay merchant terminals
- **Zero extra charge** for UPI payments made via the credit card

The complete benefits package — SonyLIV membership, BOGO movie tickets, Swiggy discounts, EazyDiner dining offers, AJIO discount, airport lounge access, and fuel surcharge waiver — remains identical to the standard variant. The "Platinum" designation on RuPay signifies a mid-tier network status with broad merchant acceptance and priority at select touchpoints.

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6. Axis My Zone RuPay Credit Card Limit — What to Expect

The credit limit for the **Axis My Zone RuPay Credit Card** is not a fixed number for all applicants. It is individually determined by Axis Bank based on several factors:

- CIBIL or credit bureau score (aim for 700 or above)
- Monthly income — salaried minimum is Rs 15,000/month; self-employed minimum is Rs 30,000/month
- Existing credit card debts and loan obligations
- Employment stability and tenure
- Existing banking relationship with Axis Bank

Expected Credit Limit Ranges

Monthly Income	Expected Credit Limit
Rs 15,000 – Rs 25,000	Rs 20,000 – Rs 50,000
Rs 25,000 – Rs 50,000	Rs 50,000 – Rs 1,00,000
Rs 50,000 – Rs 1,00,000	Rs 1,00,000 – Rs 2,00,000
Above Rs 1,00,000	Rs 2,00,000 and above

How to Increase Your Credit Limit

- Use the card consistently and responsibly for 3–6 months
- Always pay bills on time or before the due date
- Keep your credit utilization ratio below 30%
- Apply for a limit increase via the Axis Mobile app or customer care (1860-419-5555)

No Salary Slip? Apply Against a Fixed Deposit

If you do not have a strong credit history or income proof, you can apply for the Axis My Zone RuPay Card against a Fixed Deposit (FD). Your credit limit will be equal to or slightly below the FD amount. This is an excellent option for students or those building their credit profile for the first time.

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7. Is the Axis Bank My Zone RuPay Credit Card Lifetime Free?

The standard **Axis Bank My Zone RuPay Credit Card** carries a joining fee and an annual renewal fee of Rs 500 + GST each. However, you can get it as a **Lifetime Free (LTF) card** through certain channels.

How to Get It Lifetime Free

- The **Axis My Zone Credit Card lifetime free offer** is available through pre-approved offers via the Axis Mobile app
- Select official partner platforms and promotional campaigns also offer the LTF variant
- Multiple users have confirmed receiving the card with zero annual fee through targeted bank offers

Even if you pay the standard joining fee, watch for the Axis Mobile app to surface an LTF upgrade offer for existing cardholders during promotional periods.

Check Lifetime Free Eligibility →

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8. Eligibility Criteria — Who Can Apply?

Criterion	Requirement
Age (Primary Holder)	18 to 70 years
Age (Add-on Holder)	15 years and above
Residency	Indian Resident or NRI
Credit Score	700+ (CIBIL) recommended
Employment	Salaried or Self-Employed
Minimum Monthly Income (Salaried)	Rs 15,000 per month
Minimum Monthly Income (Self-Employed)	Rs 30,000 per month
Existing Axis Bank Account	Not mandatory, but preferred for faster approval

Who Is This Card Best Suited For?

- Millennials and Gen Z who spend regularly on movies, food delivery, and dining
- First-time credit card applicants wanting maximum benefits at a low cost
- UPI power users who want to pay using credit on UPI QR codes anywhere
- Frequent domestic travellers wanting lounge access without paying thousands per year
- Students and young professionals building their credit score for the first time

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9. Documents Required

For Salaried Applicants

- Identity Proof: Aadhaar Card / PAN Card / Passport / Voter ID / Driving Licence
- Address Proof: Aadhaar Card / Utility Bill / Passport / Rental Agreement
- Income Proof: Latest 3 months' salary slips and bank statements
- PAN Card (mandatory)
- Recent passport-size photograph

For Self-Employed Applicants

- Identity Proof: Aadhaar Card / PAN Card / Passport
- Address Proof: Aadhaar Card / Utility Bill / Business Address Proof
- Income Proof: Last 2 years' ITR with computation sheet or CA-certified financials
- Business Proof: GST registration / Business licence / Trade licence
- PAN Card (mandatory)

Paperless Application

When applying online through the Axis Bank website or partner platforms, most documents can be submitted digitally through DigiLocker integration — making the entire application process paperless.

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10. How to Apply for Axis Bank My Zone RuPay Credit Card Online

Applying for the **Axis Bank My Zone RuPay Credit Card online** is simple and takes under five minutes. Here are all the available methods:

Method 1: Apply via Official Affiliate Link (Recommended)

1. **Click the Application Link**
   Apply for Axis Bank My Zone RuPay Card → — you are directed to the official credit card application page.
2. **Fill Personal Details**
   Enter your full name, date of birth, PAN number, mobile number, and email ID.
3. **Provide Employment Information**
   Enter your employer name, monthly income, and employment type (salaried or self-employed).
4. **Verify via OTP**
   Complete identity verification through an OTP sent to your registered mobile number.
5. **Submit and Note Your Reference Number**
   Submit the application and save your Application Reference Number for tracking.
6. **Upload Documents if Required**
   If prompted, upload your income proof and identity documents digitally.
7. **Card Delivery**
   Approval typically takes 3–7 business days. Card delivery takes 10–12 working days after approval.

Method 2: Axis Bank Official Website

Visit axisbank.com and navigate to Cards → Credit Cards → My Zone Credit Card. Click Apply Now and complete the online form.

Method 3: Axis Mobile App (Existing Customers)

Open the Axis Mobile App, go to Cards → Apply for Credit Card, and select the My Zone Credit Card. If a pre-approved offer is available, it will appear here with minimal documentation requirements.

Method 4: Branch Visit (Offline)

Visit your nearest Axis Bank branch, request the My Zone Credit Card application form, and submit it along with the required documents.

Apply Online in Under 5 Minutes

Official link — instant application, card delivered to your door in 10–12 days

Apply for Axis My Zone RuPay Card →

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11. How to Check Axis Bank My Zone RuPay Credit Card Application Status

After submitting your application for the **Axis Bank My Zone RuPay Credit Card**, here is how to track its status:

Method 1: Axis Bank Website

Visit axisbank.com → Cards → Credit Cards → Track Application. Enter your Application Reference Number and PAN Card or Date of Birth.

Method 2: Customer Care

Call Axis Bank's 24x7 helpline: **1860-419-5555** or **1860-500-5555**. For international or NRI customers: **+91-22-67987700**.

Method 3: Axis Mobile App

Open the Axis Mobile App and go to Service Requests → Credit Card Application Status. Enter your reference number to see real-time updates.

Method 4: SMS Tracking

Send **TRACK [Application Number]** to **5676782** from your registered mobile number.

Application Status Guide

Status	What It Means
Application Received	Axis Bank has acknowledged your form
Under Review	Documents and eligibility are being verified
Approved	Application approved; card will be dispatched shortly
Dispatched	Card has been shipped; check SMS for courier tracking details
Delivered	Card received at your address; activate before first use
Rejected	Ineligible at this time; reapply after 6 months

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12. Axis Bank My Zone RuPay Card vs Competitors

How does the **Axis My Zone RuPay Credit Card** compare to other popular entry-level credit cards in India?

Feature	Axis My Zone RuPay	SBI SimplyCLICK	HDFC MoneyBack	Airtel Axis Bank Card
Annual Fee	Rs 500 + GST	Rs 499 + GST	Rs 500 + GST	Rs 500 + GST
Network	RuPay / Visa / MC	Visa	Mastercard	Visa
UPI Credit Payment	**Yes (RuPay)**	**No**	**No**	**No**
Welcome Benefit	SonyLIV (Rs 999)	Amazon voucher	Cashback	Airtel recharge
Movie Offer	BOGO Rs 200/month	5X on BookMyShow	Cashback only	None
Food Delivery	Rs 120 off Swiggy	Domino's 5X points	None	Swiggy cashback
Airport Lounge	**4 visits/year**	**None**	**None**	**4 visits/year**
Fuel Waiver	1% (Rs 400/mo cap)	1% (Rs 100/mo cap)	1% waiver	None
Effective Reward Rate	0.4%	0.5% online	0.5%	Cashback based
Best For	Movies + UPI + travel	Online shopping	Cashback users	Airtel subscribers

Verdict: The Axis My Zone RuPay Card wins on UPI capability, entertainment benefits, and airport lounge access. No other Rs 500 card in India currently offers RuPay UPI credit payments combined with free lounge access.

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13. Axis My Zone Credit Card — Pros and Cons

Advantages

- Exceptionally low joining fee of Rs 500 for the wealth of benefits
- RuPay UPI integration — pay on credit at any UPI QR code in India
- SonyLIV Premium welcome benefit worth Rs 999 — covers the joining fee on day one
- BOGO movie offer saving up to Rs 2,400 per year
- Airport lounge access — 4 free visits per year, rare at this price
- Swiggy discount usable twice per month
- EazyDiner dining discount covering up to Rs 6,000 per year
- Fuel surcharge waiver applies to UPI transactions too
- No EDGE Reward Points redemption fee
- Available lifetime free through select pre-approved offers

Disadvantages

- No reward points on movies, fuel, insurance, education, or government payments
- Lounge access is now spend-based (Rs 50,000 spend in previous quarter required)
- High interest rate of 3.6% per month if balances are carried
- High foreign currency markup of 3.5% — not suited for international use
- Relatively low reward rate of 0.4%
- Cash advance fee of 2.5% is expensive

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14. Expert Tips to Maximize Axis My Zone Credit Card Benefits

Tip 1: Use the Swiggy Offer Every Month Without Fail

The Rs 120 Swiggy discount using code AXIS120 is available twice per month. That amounts to Rs 240 savings per month or Rs 2,880 per year from food orders alone. If you order food delivery regularly, this single benefit justifies the card's fee many times over.

Tip 2: Book One Movie Ticket Per Month via District App

The BOGO offer with code AXIS200 gives you Rs 200 off on the second ticket monthly. Treat it as a monthly habit — that is Rs 2,400 in annual savings simply from consistent use.

Tip 3: Link Your RuPay Card to PhonePe or Google Pay Immediately

As soon as your Axis My Zone RuPay Card arrives, link it to your UPI app. Use your credit limit everywhere UPI is accepted — at kirana stores, vegetable vendors, restaurants, and online platforms. You build credit history while spending as you normally would.

Tip 4: Spend Rs 50,000 Each Quarter to Unlock Lounge Access

From May 2024 onwards, lounge access requires Rs 50,000 spend in the previous 3 calendar months. Channel household expenses, utility bills, subscription renewals, and online shopping through this card to meet the target consistently.

Tip 5: Hit the Rs 1.5 Lakh Annual Spend Milestone

Spending Rs 1.5 lakh in a card anniversary year earns 1,000 bonus EDGE Points (worth Rs 200) and may also trigger SonyLIV renewal for eligible cardholders. That works out to roughly Rs 12,500 per month directed through this card.

Tip 6: Use EazyDiner Before Every Restaurant Visit

The 15% off (up to Rs 500 per month) on EazyDiner partner restaurants can save you Rs 6,000 per year. Open the EazyDiner app before dining out to check which restaurants near you are eligible.

Tip 7: Always Pay the Full Bill Before the Due Date

The interest rate of 3.6% per month is high. Carrying even a small balance will wipe out all benefits accrued. Set up auto-pay or standing instructions to clear the full outstanding amount every month without fail.

Tip 8: Redeem EDGE Points for Vouchers, Not Statement Credit

You typically get better redemption value from shopping vouchers through the Axis EDGE Rewards portal compared to statement credit redemption. Compare available options before redeeming.

Tip 9: Do Not Use This Card Abroad

With a 3.5% foreign currency markup, international usage becomes expensive very quickly. If you travel internationally, pair the Axis My Zone card with a zero forex fee card and reserve this card for all domestic spending.

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15. Frequently Asked Questions

Can I apply for Axis Bank My Zone RuPay Credit Card online?

Yes, absolutely. You can apply online through the Axis Bank official website, the Axis Mobile app, or through the official application link: apply here.

What is the Axis My Zone RuPay Credit Card credit limit?

The credit limit is assigned individually by Axis Bank based on your CIBIL score, monthly income, and credit history. Limits typically range from Rs 20,000 to Rs 2,00,000 or more depending on your financial profile.

Is the Axis Bank My Zone RuPay Credit Card lifetime free?

The standard card carries Rs 500 + GST as joining and annual fee. However, through select pre-approved offers via the Axis Mobile app or partner platforms, you may be eligible for a Lifetime Free version with zero annual charge. Check your eligibility through the application link above.

How do I link my Axis My Zone RuPay Card to UPI?

Open PhonePe or Google Pay, navigate to Payment Methods, select Add Credit Card, enter your RuPay card details, and verify via OTP from Axis Bank. The card will then be linked and usable for all UPI payments.

How can I check my Axis Bank My Zone Credit Card application status?

Visit the Axis Bank website's Track Application section, call customer care at 1860-419-5555, use the Axis Mobile App, or SMS "TRACK [Application Number]" to 5676782. You will need your Application Reference Number and PAN details.

Can I apply against an FD if I do not have income proof?

Yes. Axis Bank allows you to apply for the My Zone Credit Card against a Fixed Deposit. Your credit limit will be set equal to or slightly below the FD amount, making it accessible for students and first-time credit card holders.

How many EDGE Reward Points do I earn per Rs 200 spent?

You earn 4 EDGE Points per Rs 200 on eligible transactions. With 1 EDGE Point = Rs 0.20, the effective reward rate is 0.4%.

Is there a redemption fee for EDGE Reward Points?

No. There is no redemption fee for EDGE Points earned on the Axis Bank My Zone Credit Card.

What is the interest rate on the Axis My Zone Credit Card?

The interest rate is 3.6% per month (52.86% per annum). Always pay your full outstanding balance before the due date to avoid these charges entirely.

Does the Axis My Zone RuPay Card have international acceptance?

RuPay has international tie-ups with Discover and JCB for limited international acceptance. However, with a 3.5% foreign currency markup, this card is not recommended for international usage. Keep it for domestic spending only.

Can I convert purchases to EMIs on the Axis My Zone Card?

Yes. Purchases of Rs 2,500 and above can be converted to Easy Monthly Installments. Contact Axis Bank customer care or use the Axis Mobile App to initiate EMI conversion on eligible transactions.

Does the fuel surcharge waiver apply to UPI transactions?

Yes, and this is an exclusive advantage of the RuPay variant. The 1% fuel surcharge waiver applies to UPI transactions made using the Axis My Zone RuPay Credit Card, which is not available with Visa or Mastercard variants of the same card.

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16. Final Verdict

Our Rating: Axis Bank My Zone RuPay Credit Card

One of the best-valued entry-level credit cards in India in 2026, with a benefit-to-fee ratio that is genuinely difficult to match at the Rs 500 price point.

4.5 / 5

OVERALL SCORE — ENTRY-LEVEL CREDIT CARD CATEGORY

Apply for Axis Bank My Zone RuPay Card →

Who Should Definitely Apply

- Young professionals and millennials who spend regularly on movies, food delivery, and dining
- First-time credit card applicants who want maximum benefits at a low cost
- UPI enthusiasts who want to pay on credit using their UPI app at any merchant
- Frequent domestic travellers who want free airport lounge access without a high annual fee
- Individuals building their credit score from scratch
- SonyLIV fans — the welcome benefit alone more than covers the joining fee

Who May Consider Other Options

- Heavy online shoppers wanting higher cashback rates may prefer the SBI SimplyCLICK
- Frequent international travellers would be better served by a zero forex markup card
- High spenders who can justify premium cards with better reward rates of 1% or above

The Bottom Line

The **Axis Bank My Zone RuPay Credit Card** offers an almost unbeatable value proposition at its Rs 500 price point. With Rs 9,000+ in annual benefits available through consistent use, a game-changing UPI credit payment feature, and practical everyday offers on food, entertainment, and travel, this card genuinely earns a place in every Indian millennial's wallet.

The RuPay variant is the one to choose in 2026 specifically because of UPI credit card integration. No other Rs 500 credit card in India currently delivers this combination of features. If you are in the eligible age and income bracket, there is very little reason not to apply.

Apply for Axis Bank My Zone RuPay Card Now

5-minute online application • Card delivered in 10–12 working days • Official link

Apply Now →

Disclaimer: This blog post is for informational and educational purposes only. The information provided is based on publicly available data from Axis Bank's official website and verified financial comparison platforms as of June 2026. Credit card terms, fees, and benefits are subject to change at Axis Bank's discretion. Always verify the latest terms and conditions on the official Axis Bank website before applying. This post contains an affiliate link. Clicking it and applying through it does not cost you anything extra. Last updated: June 2026. Sources: Axis Bank Official Website, NPCI, CardInsider, PaisaBazaar, RBI Guidelines.

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